

In re:  
Menuhah Keel  
Debtor

Case No. 24-10410-amc  
Chapter 13

District/off: 0313-2  
Date Rcvd: Nov 13, 2024

User: admin  
Form ID: 155

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Total Noticed: 71

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 15, 2024:**

Recip ID	Recipient Name and Address
db	Menuhah Keel, 5234 N 10th St, Philadelphia, PA 19141-4010
14853169	Gregg L. Morris, 2400 Ansys Dr Ste 402b, Canonsburg, PA 15317-0403
14853181	Philadelphia Municipal Court, Traffic Division, 800 Spring Garden St, Philadelphia, PA 19123-2616

TOTAL: 3

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
14853146	Email/Text: bncnotifications@pheaa.org	Nov 14 2024 00:23:00	AES/PNC Bank, Attn: Bankruptcy, PO Box 2461, Harrisburg, PA 17105-2461
14853147	+ Email/PDF: AffirmBKNotifications@resurgent.com	Nov 14 2024 00:29:24	Affirm, Inc., Attn: Bankruptcy Attn: Bankruptcy, 30 Isabella St , Floor 4, Pittsburgh, PA 15212-5862
14854302	+ Email/PDF: acg.acg.ebn@aisinfo.com	Nov 14 2024 00:41:36	Ally Capital, AIS Portfolio Services, LLC, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
14871006	+ Email/PDF: acg.acg.ebn@aisinfo.com	Nov 14 2024 00:30:39	Ally Capital c/o AIS Portfolio Services, LLC, 4515 N. Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
14853148	Email/Text: ally@ebn.phinsolutions.com	Nov 14 2024 00:23:00	Ally Financial, Inc, 500 Woodward Ave, Detroit, MI 48226-3416
14853149	Email/Text: bncnotifications@pheaa.org	Nov 14 2024 00:23:00	American Education Services/PHEAA, Attn: Bankruptcy Dept, PO Box 2461, Harrisburg, PA 17105-2461
14853150	+ Email/Text: jvalencia@amhfcu.org	Nov 14 2024 00:23:00	American Heritage Federal Credit Union, Attn: Bankruptcy, 2060 Red Lion Rd, Philadelphia, PA 19115-1699
14853151	+ Email/Text: creditcardbkcorrespondence@bofa.com	Nov 14 2024 00:23:00	Bank of America, Attn: Bankruptcy, 4909 Savarese Circle, Tampa, FL 33634-2413
14874856	Email/Text: creditcardbkcorrespondence@bofa.com	Nov 14 2024 00:23:00	Bank of America, N.A., PO Box 673033, Dallas, TX 75267-3033
14864593	Email/PDF: resurgentbknotifications@resurgent.com	Nov 14 2024 00:30:12	CACH, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14853156	Email/Text: megan.harper@phila.gov	Nov 14 2024 00:23:00	City of Philadelphia, Municipal Services Building, 1401 John F Kennedy Blvd Fl 5, Philadelphia, PA 19102-1617
14889184	Email/Text: megan.harper@phila.gov		

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14853152	Email/PDF: AIS.cocard.ebn@aisinfo.com	Nov 14 2024 00:23:00	Water Revenue Bureau, c/o City of Philadelphia Law Department, Tax & Revenue Unit, Bankruptcy Group, MSB, 1401 John F. Kennedy Blvd., 5th Floor, Philadelphia, PA 19102-1595
14864494	+ Email/PDF: ebn_ais@aisinfo.com	Nov 14 2024 00:41:23	Capital One, Attn: Bankruptcy, PO Box 30285, Salt Lake City, UT 84130-0285
14853154	Email/PDF: Citi.BNC.Correspondence@citi.com	Nov 14 2024 00:29:45	Capital One, N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
14853155	Email/PDF: Citi.BNC.Correspondence@citi.com	Nov 14 2024 00:29:27	Citibank, Citicorp Cr Svcs/Centralized Bankruptcy, PO Box 790040, St Louis, MO 63179-0040
14853157	Email/Text: bankruptcy@philapark.org	Nov 14 2024 00:29:48	Citibank/The Home Depot, Citicorp Cr Svcs/Centralized Bankruptcy, PO Box 790040, St Louis, MO 63179-0040
14853158	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Nov 14 2024 00:23:00	Comenity Bank/Ashley Stewart, Attn: Bankruptcy, PO Box 182125, Columbus, OH 43218-2125
14853159	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Nov 14 2024 00:23:00	Comenity Bank/Lane Bryant, Attn: Bankruptcy, PO Box 182125, Columbus, OH 43218-2125
14853160	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Nov 14 2024 00:23:00	Comenity Bank/Torrid, Attn: Bankruptcy, PO Box 182125, Columbus, OH 43218-2125
14853161	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Nov 14 2024 00:23:00	Comenity/MPRC, Attn: Bankruptcy, PO Box 182125, Columbus, OH 43218-2125
14853162	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Nov 14 2024 00:23:00	Comenity/Simply Be, Attn: Bankruptcy, PO Box 182125, Columbus, OH 43218-2125
14853163	^ MEBN	Nov 14 2024 00:19:01	Cornerstone, Po Box 82561, Lincoln, NE 68501-2561
14853164	Email/PDF: creditonebknotifications@resurgent.com	Nov 14 2024 00:30:10	Credit One Bank, Attn: Bankruptcy, 6801 S Cimarron Rd, Las Vegas, NV 89113-2273
14853165	Email/Text: mrdiscen@discover.com	Nov 14 2024 00:23:00	Discover Financial, Attn: Bankruptcy, 2500 Lake Cook Rd, Riverwoods, IL 60015-3851
14853166	Email/Text: BNSFN@capitalsvcs.com	Nov 14 2024 00:23:00	First National Bank/Legacy, Attn: Bankruptcy, PO Box 5097, Sioux Falls, SD 57117-5097
14859683	Email/Text: bankruptcy@greenskycredit.com	Nov 14 2024 00:23:00	Greensky,LLC, 3155 Royal Drive Suite 175, Alpharetta, GA 30022
14853167	+ Email/Text: GenesisFS@ebn.phinsolutions.com	Nov 14 2024 00:23:00	Genesis Financial, Genesis FS Card Services, PO Box 4477, Beaverton, OR 97076-4401
14853168	Email/Text: bankruptcy@greenskycredit.com	Nov 14 2024 00:23:00	GreenSky, Attn: Bankruptcy 5565 Glenridge Con #700, Columbus, GA 30342
14853170	Email/Text: sbse.cio.bnc.mail@irs.gov	Nov 14 2024 00:23:00	Internal Revenue Service, Centralized Insolvency Operation, PO Box 7346, Philadelphia, PA 19101-7346
14853153	Email/PDF: ais.chase.ebn@aisinfo.com	Nov 14 2024 00:30:39	Chase Card Services, Attn: Bankruptcy P.O. 15298, Wilmington, DE 19850
14860984	+ Email/Text: RASEBN@raslg.com	Nov 14 2024 00:23:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o Robertson, Anschutz, Schneid., Crane & Partners, PLLC, 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
14853171	Email/Text: PBNCNotifications@perituservices.com	Nov 14 2024 00:23:00	Kohls/Capital One, Attn: Credit Administrator, PO Box 3043, Milwaukee, WI 53201-3043
14873259	Email/PDF: resurgentbknotifications@resurgent.com	Nov 14 2024 00:30:39	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14853172	+ Email/Text: Documentfiling@lciinc.com		

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14872759	+ Email/Text: Documentfiling@lciinc.com	Nov 14 2024 00:23:00	Lendclub Bnk, Attn: Bankruptcy Attn: Bankruptcy, 595 Market Street , Suite 200, San Francisco, CA 94105-2802
14860522	Email/PDF: MerrickBKNotifications@Resurgent.com	Nov 14 2024 00:23:00	LendingClub Bank, NA, P.O. BOX 884268, Los Angeles, CA 90088-4268
14864432	+ Email/Text: bankruptcydpt@mcmcg.com	Nov 14 2024 00:29:11	MERRICK BANK, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
14853173	+ Email/Text: bankruptcydpt@mcmcg.com	Nov 14 2024 00:23:00	Midland Credit Management, Inc., PO Box 2037, Warren, MI 48090-2037
14853174	Email/Text: bankruptcydpt@mcmcg.com	Nov 14 2024 00:23:00	Midland Credit Mgmt, Attn: Bankruptcy, PO Box 939069, San Diego, CA 92193-9069
14853175	Email/Text: bankruptcy@oliphantfinancial.com	Nov 14 2024 00:23:00	Midland Funding, Attn: Bankruptcy, 350 Camino De La Reina Ste 100, San Diego, CA 92108-3007
14853176	Email/Text: fesbank@attorneygeneral.gov	Nov 14 2024 00:23:00	Oliphant Usa, Attn: Bankruptcy Attn: Bankruptcy, 1800 2nd St , Ste 603, Sarasota, FL 34236
14853180	^ MEBN	Nov 14 2024 00:18:50	Pennsylvania Attorney General, 16th Floor, Strawberry Square, Harrisburg, PA 17120-0001
14874493	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Nov 14 2024 00:30:11	PGW, Legal - Bankruptcy Unit, 800 W. Montgomery Avenue Dept. 3rd Floor, Philadelphia, PA 19122-2806
14853177	Email/Text: RVSVCBICNOTICE1@state.pa.us	Nov 14 2024 00:23:00	PORTFOLIO RECOVERY ASSOCIATES, LLC, POB 41067, Norfolk, VA 23541
14853178	^ MEBN	Nov 14 2024 00:18:55	Pennsylvania Department of Revenue, Bankruptcy Division, 1 Revenue Pl, Harrisburg, PA 17129-0001
14867827	+ Email/PDF: ebnotices@pnmac.com	Nov 14 2024 00:29:27	Pennsylvania Office of General Counsel, 333 Market St Fl 17, Harrisburg, PA 17101-2210
14853182	Email/Text: bankruptcy@philapark.org	Nov 14 2024 00:23:00	PennyMac Loan Services, LLC, P.O. Box 2410, Moorpark, CA 93020-2410
14872936	Email/Text: bnc-quantum@quantum3group.com	Nov 14 2024 00:23:00	Philadelphia Parking Authority, Bankruptcy Department, 701 Market St, Philadelphia, PA 19106-1538
14853184	Email/PDF: ais.sync.ebn@aisinfo.com	Nov 14 2024 00:30:34	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
14853185	Email/PDF: ais.sync.ebn@aisinfo.com	Nov 14 2024 00:29:21	Synccb/Paypalsmartconn, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
14874854	+ Email/PDF: ebn_ais@aisinfo.com	Nov 14 2024 00:30:13	Synccb/Walmart, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
14853186	+ Email/PDF: ais.sync.ebn@aisinfo.com	Nov 14 2024 00:29:24	Synchrony Bank, by AIS InfoSource LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
14853187	+ Email/PDF: ais.sync.ebn@aisinfo.com	Nov 14 2024 00:41:43	Synchrony Bank/ Old Navy, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
14853188	+ Email/PDF: ais.sync.ebn@aisinfo.com	Nov 14 2024 00:41:21	Synchrony Bank/Amazon, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
14853189	+ Email/PDF: ais.sync.ebn@aisinfo.com	Nov 14 2024 00:41:37	Synchrony Bank/Lowes, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
14853190	Email/PDF: ais.sync.ebn@aisinfo.com	Nov 14 2024 00:30:47	Synchrony Bank/QVC, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
14872635	Email/Text: bncmail@w-legal.com	Nov 14 2024 00:23:00	Synchrony/PayPal Credit, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
			TD Bank USA, N.A., C/O Weinstein & Riley, P.S., 1415 WESTERN AVE, SUITE 700,

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SEATTLE, WA 98101

14853191	+ Email/Text: bncmail@w-legal.com	Nov 14 2024 00:23:00	TD Bank USA N.A., 7000 Target Parkway North, Minneapolis, MN 55445-4301
14856287	+ Email/Text: tdebn@credbankserv.com	Nov 14 2024 00:23:00	TD Retail Card Services, c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849
14853192	^ MEBN	Nov 14 2024 00:19:02	Td Retail Card Services, MS BT, POB 9475, Minneapolis, MN 55440-9475
14853193	Email/Text: usapae.bankruptcynotices@usdoj.gov	Nov 14 2024 00:23:00	U.S. Attorney, Eastern District of Pa., 615 Chestnut St Ste 1250, Philadelphia, PA 19106-4404
14853194	^ MEBN	Nov 14 2024 00:18:37	U.S. Department of Justice, 950 Pennsylvania Ave NW, Washington, DC 20530-0009
14853195	Email/Text: bknotice@upgrade.com	Nov 14 2024 00:23:00	Upgrade, Inc., Attn: Bankruptcy, 2 N Central Ave Fl 10, Phoenix, AZ 85004-2322
14853196	+ Email/PDF: ais.wellsfargo.ebn@aisinfo.com	Nov 14 2024 00:30:13	Wells Fargo Bank NA, Attn: Bankruptcy 1 Home Campus MAC X2303, Des Moines, IA 50328-0001
14867601	Email/PDF: ais.wellsfargo.ebn@aisinfo.com	Nov 14 2024 00:30:45	Wells Fargo Bank, N.A., PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438
14853197	+ Email/PDF: ais.wellsfargo.ebn@aisinfo.com	Nov 14 2024 00:30:08	Wells Fargo Personal Lines & Loan, Attn: Bankruptcy 1 Home Campus MACX2303, Des Moines, IA 50328-0001
14853198	+ Email/PDF: ais.wellsfargo.ebn@aisinfo.com	Nov 14 2024 00:30:39	Wells Fargo/Furniture Marketing Group, Attn: Bankruptcy, PO Box 10438 MAC F8235-02F, Des Moines, IA 50306-0438

TOTAL: 68

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
14853179		PennyMac Loan Services, LLC, Unit, Los Angeles,, Attn:, PO Box 514387, CorrespondenceCA90051
14864434	*+	Midland Credit Management, Inc., PO Box 2037, Warren, MI 48090-2037
14902864	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court;, Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
14853183	##+	Solar Mosaic Inc, Attn: Bankruptcy Attn: Bankruptcy, 300 Lakeside Dr , 24th Fl, Oakland, CA 94612-3572

TOTAL: 1 Undeliverable, 2 Duplicate, 1 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 15, 2024

Signature: /s/Gustava Winters


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## CM/ECF NOTICE OF ELECTRONIC FILING

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**The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 13, 2024 at the address(es) listed below:**

Name	Email Address
ANDREW M. LUBIN	on behalf of Creditor PENNYMAC LOAN SERVICES LLC. nj-ecfmail@mwc-law.com, bkecf@milsteadlaw.com
KENNETH E. WEST	ecfemails@ph13trustee.com philaecf@gmail.com
MICHAEL A. CIBIK	on behalf of Debtor Menuhah Keel help@cibiklaw.com noreply01@cibiklaw.com;noreply02@cibiklaw.com;noreply03@cibiklaw.com;noreply04@cibiklaw.com;noreply05@cibiklaw.co m;cibiklawpc@jubileebk.net;cibiklaw@recap.email;ecf@casedriver.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 4

Form 155 (2/24)

IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE EASTERN DISTRICT OF PENNSYLVANIA

IN RE: )  
Menuhah Keel ) Case No. 24-10410-amc  
)  
)  
Debtor(s). ) Chapter: 13  
)  
)

**ORDER CONFIRMING PLAN UNDER CHAPTER 13**

**AND NOW**, upon consideration of the plan submitted by the debtor under chapter 13 of title 11 U.S.C. and the standing trustee's report which has been filed; and it appearing that:

- A.** a meeting of creditors upon notice pursuant to 11 U.S.C. 341 (a) and a confirmation hearing upon notice having been held;
- B.** the plan complies with the provisions of 11 U.S.C. 1322 and 1325 and with other applicable provisions of title 11 U.S.C.;
- C.** any fee, charge or amount required under chapter 13 of title 28 or by the plan, to be paid before confirmation, has been paid;

**WHEREFORE**, it is **ORDERED** that the plan is **CONFIRMED**.

Date: November 12, 2024

For The Court

Ashely M. Chan  
Chief Judge, United States Bankruptcy Court